

## Casualty Division Overview

General Star provides a range of primary and excess casualty products for commercial risks. Coverage is written through designated wholesale brokers.

### Primary

#### Coverages Offered

- > Commercial General Liability
- > Products / Completed Operations Liability
- > Professional Liability (miscellaneous and targeted specialty forms)
- > Products Pollution Liability (Claims-Made)
- > Product Withdrawal Expense (sub-limited)
- > Garage Keepers Legal Liability
- > Worldwide Coverage for Products / Completed Ops and travel

#### Limits Available

- > \$2,000,000 per occurrence

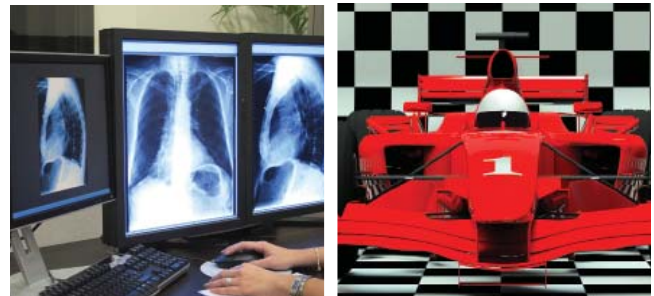
#### Deductibles and Minimum Attachment Points

- > From "First Dollar" to moderate deductibles up to \$500,000 retentions

### Excess

#### Coverages Offered

- > Excess Commercial General Liability
- > Excess Products / Completed Operations Liability
- > Excess Automobile Liability
- > Excess Liquor Liability
- > Occurrence and Claims-Made
- > Many custom coverages and extensions for specialty classes of business including:
  - Miscellaneous Professional Liability
  - Abuse / Molestation Coverage
  - Contract-specific Auto Coverage



#### Limits Available

- > Maximum limit is \$10M
- > Attachment within the lead \$25M
- > Up to \$4M Abuse / Molestation coverage on occ. form. Can offer \$5M on a claims-made basis.

#### Minimum Attachment Points

- > \$1M / \$2M / \$1M / \$1M on General Liability
- > \$1M / \$2M for Professional Liability
- > \$250,000 on Auto Liability buffers (Difference to \$1M CSL)
- > \$1M / \$1M on Liquor Liability (May consider \$500K x \$500K buffer layer)

**General Star Indemnity Company** and **General Star National Insurance Company** are rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



## Risk Appetite

### Primary

- > Auto Parts and Specialty Autos
- > Bio-Fuel Manufacturers
- > Clinical Trial Sponsors
- > Consumer Products / Discontinued Products
- > Cosmetics
- > Criminal Justice
- > Foster Care Agencies
- > Machinery and Machinery Parts
- > Medical Products
- > Military, Police and Security Products
- > Motorcycles and Motorcycle Parts
- > Pollution Control Products
- > Security Guard Agencies
- > Sporting Goods / Toys and Games
- > Watercraft and Watercraft Products

## Excess

### Auto Liability

- > Petroleum Product Haulers
- > School Buses
- > Ambulances / Ambulettes
- > Para Transit
- > Truckers
- > Airport Shuttles
- > Limos / Taxis (No Independent Owners)
- > Certain Hired & Non-Owned (i.e., Pizza Delivery)
- > Waste Haulers
- > Contractor Fleets

### GL, Products, Professional

- > Social Services
- > Schools
- > Products—including Medical
- > Pharmaceutical Mfg.
- > Clinical Trials
- > Restaurants / Bars
- > Mfg. of Machine Parts, Auto Parts, etc.
- > Religious Institutions
- > Camps

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